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RESPONSE UNDER 37 CFR 1.116  
EXPEDITED PROCEDURE  
EXAMINING GROUP 2136

-1-

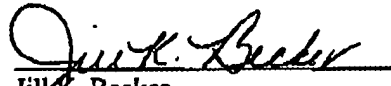
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## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants: Schaeck et al. Confirmation No.: 1249  
Serial No.: 09/731,509 Group Art Unit: 2136  
Filed: 12/07/2000 Examiner: Colin, Carl G.  
Title: CONDITIONAL SUPPRESSION OF CARD HOLDER VERIFICATION

CERTIFICATE OF FACSIMILE TRANSMISSION

I hereby certify that this correspondence is being transmitted by facsimile transmission to: Examiner Carl G. Colin, Group Art Unit 2136, United States Patent and Trademark Office, Alexandria, VA 22313-1450, Facsimile No. 571-273-8300, on January 27, 2006.

  
Jill K. Becker

Date of Signature: January 27, 2006.

To: Mail Stop AF  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

## RESPONSE TO FINAL OFFICE ACTION

Dear Sir:

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*ec*  
*2/10/06*

In response to a final Office Action with a mailing date of December 6, 2005, response to which is due by March 6, 2006 without extension, and which is being filed within two months of the final Office Action mailing date, kindly consider the following remarks.